

Exhibit 8

Form

EXHIBIT NO. 1

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Y.FENNELY CSR5495



Thank you for taking the time to complete HSBC's Online Application. Our application is divided into several sections that can be completed separately. All applicants to HSBC are required to go through a criminal, credit, & previous employment Background Check. You will be taken to our application upon the agreement to the following disclosures. Thank you again for your interest in HSBC!

Acknowledgement, Informed Consent and Release of Liability

"I certify that the facts contained in this application are true and complete. I understand that any false statement, omission or misrepresentation on this application is sufficient cause for refusal to hire, or dismissal if I have been employed. I authorize HSBC, Inc. and subsidiaries (the Company) to conduct a thorough investigation of my references and background, including a criminal background check. I release the Company, my former employers, my current and former education institutions and all references listed above from any and all claims, demands or liabilities arising out of or related to such investigation. I understand that employment is conditioned upon successful completion of the background investigation and my ability to verify my legal right to work in the United States and to be bonded. I also understand that employment may be terminated by me or by the Company at will, which means for any reason or no reason at all. I understand that according to the policy of the Company, a copy of which I have received, I will be required to submit a sample of my urine for chemical analysis if I accept an offer of regular employment. The purpose of this analysis is to determine or rule out the presence of prohibited controlled substances in my urine. I have had an opportunity to consider the testing request and this form and consent freely and voluntarily to this request for a urine specimen. I hereby release the Company, the testing laboratory and their employees, agents and contractors from any liability whatsoever arising from the testing of the urine sample and decisions made concerning my application for employment based upon the results of this analysis. Upon failure or refusal to submit to testing, I may not reapply for employment at the Company for 12 months. Results of testing will be kept confidential by the Company and the laboratory, although I have access to them. If necessary, I consent to have my drug test results released to a company-designated medical doctor for further evaluation."

Response *

I agree

Authorization to Conduct a Criminal Background Investigation

Section 19 of the Federal Deposit Insurance Act provides that "except by prior written consent of the FDIC, any person who has been convicted of any criminal offense involving dishonesty or breach of trust may not participate, directly or indirectly, in any manner in the conduct of the affairs of any insured depository institution; and an insured depository institution may not permit such participation.

RELEASE

I do hereby authorize HSBC (hereafter referred to as the Company) to obtain my fingerprints for the purpose of conducting a criminal background investigation, provided that this information is used solely for the purpose of determining my eligibility for employment. I understand that this is MANDATORY and a condition of my employment with the Company. I also agree to supply all of the additional information requested in this release and to provide all information requested on the Fingerprint Card, which is necessary to complete this investigation. I fully understand that if a criminal record is discovered, subject to review, my employment could be terminated. I understand that the Federal Bureau of Investigation will disclose all arrests whether the arrest resulted in a conviction or other disposition. If a previous arrest that resulted in a criminal record will be disclosed, I agree to contact a Human Resources Representative to discuss further. I also affirm that I have withheld no information that would affect my employment with the Company and understand that falsification of employment information, including information requested on this form, may result in the termination of my employment. I hereby release all persons connected with this criminal background investigation, including but not limited to the Company from any liability or damages for using or furnishing this information.

ADDITIONAL INFORMATION

It is a requirement that a fidelity bond cover all employees. Unless your background is acceptable to a fidelity bonding company (not affected by race, color, religion, gender, national origin, age, disability, veteran status, or status within any protected group), it will be difficult to secure this bond and the Company may be unable to continue your employment. The following questions must be answered in determining suitability for hire. A dishonest answer to either of the two questions will lead to immediate dismissal. A "Yes" answer may necessitate further inquiry.

Have you ever been convicted of a felony, misdemeanor, or any offense other than a minor traffic

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violation? *

No

Have you ever been held liable in any civil or administrative action or had judgment entered against you by any court or public agency in a matter involving dishonesty or breach of trust, including but not limited to fraud, conversion, embezzlement, or theft? *

No

I have read this release and acknowledge that I understand the statements set forth. *

I agree

By entering my name below, I understand that I am:

1. Agreeing to all disclosures and releases stated above;
2. Authorizing my former employers and educational institutions to provide information to the Company in connection with my application for employment; and
3. Consenting to receive this form electronically.

Please Enter Your
Name *

Philip Wong

Today's Date *

10/25/2005

MORT000134

<https://ushsbc71.recruitmax.com/MAIN/showDocument.cfm?szDocumentType=candidate...> 8/20/2007

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Fair Credit Reporting Act Disclosure and Consent

"As part of our procedure for processing your employment application, we will obtain from a credit reporting agency a consumer report containing financial and other information about you. We will not obtain such a report without your signed authorization. We comply with the Fair Credit Reporting Act, which provides consumers with rights regarding consumer reports and which places specific obligations on employers using credit reports."

Response *

I agree

By clicking yes to the Submit authorization question below, I understand that I am:

1. Authorizing the Company to obtain a consumer report from a credit reporting agency; and
2. Consenting to receive the disclosures above electronically.

Submit Authorization *

Yes

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Basic Information

First Name *	Middle	Last Name *	Preferred Name
Philip		Wong	
Address1 *			
43 Mateo Ave			
City *			
Daly City			
Email *	State *		Country
pwong38@pacbell.net	CA	Zip *	USA
Current/Previous		94014	
Employer			
World Savings Bank			
Current/Previous Title			
Savings Loan			
Specialist/Supervisor			

Previous Addresses

Previous Address 1	Previous Address 2
Street Address	Street Address
City	City
State	State
Zip	Zip
County	County
Length of Time (years)	Length of Time (years)

Additional Questions

Have you ever worked for HSBC and Household International or one of its business units (HSBC and Household) as an employee or through a temporary agency? *

No

If yes, when?

If through a temporary agency please indicate the Agency Name.

Do you have any relatives working at HSBC? *

No

If yes, give name

Relationship

What is your Social Security Number? (no dashes)

* 558550118

What is your date of birth (month/day only)? ex.

02/28 *

2/13

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In what state were you issued your current driver's license?

ca

What is your current driver's license number?
b4644259

Are you willing to be transferred to different locations within the metropolitan area in which you apply? *

Yes

Are you willing to be transferred to other cities, if required? *

Yes

Are there any circumstances that would prevent you from performing any of the functions of the position for which you have applied? *

No

Explain

Applicants are not required to disclose sealed or expunged records of conviction or arrest.

Have you ever been convicted of a felony or misdemeanor? *

No

If yes, explain

Have you ever received court supervision, deferred adjudication (or any other type of pretrial diversion program), or pleaded guilty, nolo contendere, or no contest to a crime involving dishonesty or breach of trust? *

No

If yes, please explain

HSBC conducts background investigations. Answering "yes" will not necessarily disqualify you from being considered for employment.

Provide any additional information you believe we should consider regarding your application:
Self starter, driven, strong banking background with real estate background, problem solver, strong business ethics, willing to be educated in more than one area, full of ideas, enjoys training and developing a strong team

Education

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Please list full educational history starting with the most recent

Type *
College(s)
Name of School *
San Francisco State University
City *
San Francisco
State *
CA
Major field of study (GED: When received) *
Asian American Studies
Type of Degree *
Did you graduate? *
Yes

Type
High School
Name of School
Westmoor High
City
State
Major field of study (GED: When received)
Type of Degree
Did you graduate?
Yes

Type
Name of School
City
State
Major Field of Study (GED: When received)
Type of Degree
Did you graduate?

Licenses

License Type
Notary Public
License Number
B4644259
Issue Date
10/31/2004
Issued By
California
Expiration Date
10/31/2008

License Type
License Number
Issue Date
Issued By
Expiration Date

License Type
License Number
Issue Date
Issued By
Expiration Date

License Type
License Number
Issue Date
Issued By
Expiration Date

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Employment History**Please list all employment during the previous 5 years, beginning with the most recent****Most recent to present position**

Company Name

World Savings

Company Telephone

510-446-6000

Street Address

2197 Chestnut St

City

San Francisco

Date Employed From

State

ca

Zip

94132

Date Employed To

Type

Full Time

Last Position

Start Position

Savings Loan

Management Trainee

Specialist/Supervisor

Immediate Supervisor's Title

Immediate Supervisor's

Start Gross Pay Rate

Name

1800.00

Pay Rate Frequency

Suchayla Sahli

Hour

Last Gross Pay Rate

18.75

Reason for Leaving
better opportunity

May we contact?

Yes

Next most recent position

Company Name

Bank OF America

Company Telephone

4153781189

Street Address

sandhill

City

menlo park

State

Zip

Date Employed From

ca

94133

Date Employed To

Type

Full Time

Last Position

Start Position

Assistant Branch Manager

Teller Coordinator

Immediate Supervisor's

Immediate Supervisor's Title

Name

Manager

Tuan Dinh

Start Gross Pay Rate

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Last Gross Pay Rate **0.00** Pay Rate Frequency
42000.00 Year

Reason for Leaving
left the country for China
 May we contact?
Yes

Next most recent position

Company Name

Wells Fargo

Company Telephone

18774793557

Street Address

church street

City

san francisco

Date Employed From

State

ca

Date Employed To

Zip

94114

Type

Full Time

Last Position

Start Position

Branch Manager**Personal Banker**

Immediate Supervisor's

Immediate Supervisor's Title

Name

Manager**Tuan Dinh**

Start Gross Pay Rate

36000.00

Pay Rate Frequency

Reason for Leaving

Year

finishing degree

May we contact?

Yes

Next most recent position

Company Name

Company Telephone

Street Address

City

Date Employed From

State

Zip

Last Position

Date Employed To

Type

Immediate Supervisor's

Start Position

Name

Immediate Supervisor's Title

50000.00

Start Gross Pay Rate

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Reason for Leaving
May we contact?

Pay Rate Frequency

Next most recent position

Company Name

Company Telephone

Street Address

City

Date Employed From

Last Position

Immediate Supervisor's
Name

Last Gross Pay Rate

State

Zip

Date Employed To

Type

Start Position

Immediate Supervisor's Title

Start Gross Pay Rate

Reason for Leaving
May we contact?

Pay Rate Frequency

Next most recent position

Company Name

Company Telephone

Street Address

City

Date Employed From

Last Position

Immediate Supervisor's
Name

Last Gross Pay Rate

State

Zip

Date Employed To

Type

Start Position

Immediate Supervisor's Title

Start Gross Pay Rate

Reason for Leaving
May we contact?

Pay Rate Frequency

Next most recent position

Company Name

Company Telephone

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Street Address		
City		
Date Employed From		
Last Position		
Immediate Supervisor's Name	State	Zip
Last Gross Pay Rate	Date Employed To	Type
	Start Position	
	Immediate Supervisor's Title	
	Start Gross Pay Rate	

Pay Rate Frequency

Reason for Leaving
May we contact?

Next most recent position		
Company Name		
Company Telephone		
Street Address		
City		
Date Employed From		
Last Position		
Immediate Supervisor's Name	State	
Last Gross Pay Rate	Date Employed To	
	Start Position	
	Immediate Supervisor's Title	
	Start Gross Pay Rate	

Reason for Leaving
May we contact?

Next most recent position		
Company Name		
Company Telephone		
Street Address		
City		
Date Employed From		
Last Position		
Immediate Supervisor's Name	State	Zip
Last Gross Pay Rate	Date Employed To	Type
	Start Position	
	Immediate Supervisor's Title	
	Start Gross Pay Rate	

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	Pay Rate Frequency
Reason for Leaving	
May we contact?	
Next Most Recent Position	
Company Name	
Company Telephone	
Street Address	
City	
Date Employed From	
Last Position	
Immediate Supervisor's Name	
Last Gross Pay Rate	
State	
Date Employed To	
Start Position	
Immediate Supervisor's Title	
Start Gross Pay Rate	

Reason for leaving
May we contact?

Professional References

Reference Name	Reference Name	Reference Name
James Harris	Amy Kwan	Tuan Dinh
Occupation	Occupation	Occupation
Sales	Internet editor	Branch Manager
Address	Address	Address
3100 geary blvd	395 Oyster Point Blvd	City
City	City	San Jose
san francisco	South San Francisco	State
State	State	ca
ca	CA	Years Known
Years Known	Years Known	7
5	2	Telephone (day)
Telephone (day)	Telephone (day)	415-378-1189
415-752-6620 x15	650-438-0246	Telephone (evening)
Telephone (evening)	Telephone (evening)	415-378-1189
415-861-6484	650-228-0190	May we contact?
May we contact?	May we contact?	

Thank you for completing your application. If you have completed the application please click the "Save" button.
Once you click the Save button, you will not have access to make any changes. If you would like to finish the application at a later date, please click Save as Draft.

MORT000144

IMPORTANT: COMPLETE ALL SECTIONS AND TYPE OR PRINT IN BLUE OR BLACK INK.

An incomplete application may disqualify or otherwise work against you. This information will be used to evaluate your qualifications for the positions for which you are eligible. If you need more space, please attach an additional sheet.

Personal Data

Name Last	First	Middle	Social Security Number
YEE	DENNIS		091 - 60 - 1289
If additional information relative to a change of name, use of an assumed name or nickname is necessary to enable HSBC to verify your education or work history, please indicate		Date of Name Change	
Name(s) Used			
Current Address Street		Apartment #	
3380 SHERIDAN DR		332	
City	State	Zip Code	
AMHERST	NY	14226	
Phone Number	Alternate Phone Number/Type	E-Mail Address	
(716) 553-3888	() -	YEE@ADELPHIA.NET	
Are you at least 18 years of age?	If not, do you have your working papers?		
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Are you legally authorized to work in the United States?			
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Note: if hired, the law requires you to provide proof that you are legally permitted to work in the U.S.A.		
Are any of your relatives employed by HSBC or any of its subsidiaries or affiliates?			
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	If 'Yes,' please list name(s) and relationship(s) <u>SAMANTHA YEE, WIFE</u>		
Have you previously worked for HSBC?			
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Position _____	Location _____	Dates _____
Security Information: The following must be obtained for Bank security purposes.			
Have you ever been convicted of a criminal offence?			
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If 'Yes,' please explain _____		
Note: Conviction of a criminal offence does not automatically bar a person from employment at HSBC.			
How were you referred to HSBC?			
<input type="checkbox"/> Advertisement <input type="checkbox"/> College Recruiting <input type="checkbox"/> Internet <input type="checkbox"/> Open House <input type="checkbox"/> Walk-In	<input type="checkbox"/> Agency <input checked="" type="checkbox"/> HSBC Employee <input type="checkbox"/> Job Fair <input type="checkbox"/> Phone Inquiry		
If referred by an HSBC employee, please indicate employee's name <u>SAMANTHA YEE</u>			

Job Interest & Availability

Please list the position(s) for which you are applying.			
First Choice _____		Date available to start _____	
Second Choice _____			
Please indicate the hours you are available to work.			
<input checked="" type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Either			
What days are you available to work?			
<input checked="" type="checkbox"/> Mon. <input checked="" type="checkbox"/> Tue. <input checked="" type="checkbox"/> Wed. <input checked="" type="checkbox"/> Thurs. <input checked="" type="checkbox"/> Fri. <input type="checkbox"/> Sat. <input type="checkbox"/> Sun. <input type="checkbox"/> Overtime			
Employment at HSBC may include overtime assignments			
What shift(s) are you available to work?			
<input checked="" type="checkbox"/> 1st Shift <input type="checkbox"/> 2nd Shift <input type="checkbox"/> 3rd Shift <input type="checkbox"/> Any			

MORT001072

List dates and branches of all active U.S. Military Service (enter N/A if not applicable).

From: _____ To: _____
Branch of Service: _____

Work Experience

Please provide a description of all your work experience, beginning with the most recent.

Length of Employment	Company Name	Address
From: 8/01 To: 3/04 Earnings \$ 40,000 hr/wk/mo/yr	BUBBLE TEA CAFE	FOODCOURT, BLVD MALL, AMHERST, NY
Your title OWNER / OPERATOR	Description of Duties - DEVELOPED & EXECUTED COMPREHENSIVE BUSINESS PLANS, ACQUIRING NECESSARY FINANCIAL FUNDING - CONSTRUCTED & MAINTAINED BUDGETING, FORECASTING & REPORTING PROCEDURES BY CREATING PROCESSES & DETAILED TEMPLATES FOR FINANCIAL REPORTING <small>FOR MORE SEE ATTACHED RESUME</small>	
Hours worked per week 60		
Reason for leaving SOLD BUSINESS		

Length of Employment	Company Name	Address
From: 6/97 To: 8/01 Earnings \$ 26,000 hr/wk/mo/yr	NEAMCO OFC PRODS	4242 RIDGE LANE RD, AMHERST, NY 14226
Your title DISTRICT SALES MGR	Description of Duties - BUILT & EXPANDED A LOYAL CLIENTELE, WHICH REPRESENTED \$10M IN ANNUAL WHOLESALE COMPUTER SUPPLIES SALES. - MANAGED ALL INBOUND & OUTBOUND SALES CALLS OF THE S.E. UNITED STATES <small>FOR MORE SEE ATTACHED RESUME</small>	
Hours worked per week 40		
Reason for leaving TO OPEN MY OWN BUSINESS		

Length of Employment	Company Name	Address
From: _____ To: _____	_____	_____
Earnings \$ _____ hr/wk/mo/yr	Description of Duties <small>_____</small>	
Your title _____		
Hours worked per week _____		
Reason for leaving _____		

PRE-EMPLOYMENT STATEMENT

I HAVE CAREFULLY READ AND I UNDERSTAND HSBC'S APPLICATION FORM. The statements I have made are true and I have not knowingly withheld any information requested. I understand that consideration of my application will be subject to any investigations or examinations permitted by law and that, if this application is favorably considered, ANY MISREPRESENTATION MAY BE CAUSE FOR DISMISSAL. In addition, if I am hired, I voluntarily consent to be fingerprinted.

I understand that I may be required to undergo a drug screening test as a condition of employment, and that the results will be reviewed prior to an employment decision. I also understand that I can be dismissed for violations of HSBC's policy on substance abuse.

If hired, I agree to abide by the provisions of HSBC's rules, regulations, policies, practices and code of ethics. Further, I understand that the improper use of confidential information concerning HSBC or any of its customers may be cause for dismissal and may subject me and HSBC to penalties under various Federal and State laws and regulations.

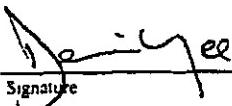
If hired, I agree to notify HSBC immediately if I should be convicted of a criminal offense, regardless of any appeal rights which I may have.

I understand that if I am hired, it will be as an employee at will and I or HSBC will be free to terminate my employment at any time for any reason.

THIS APPLICATION IS NOT AN EMPLOYMENT CONTRACT.

4-24-04

Date


Signature

MORT001073

HSBC

AUTHORIZATION TO REVIEW INTERNAL ACCOUNTS AND/OR TO OBTAIN CONSUMER REPORT, INCLUDING GENERAL RELEASE

In connection with your Application for Employment with HSBC, you authorize HSBC to: (a) internally review any accounts which you presently have or previously have had with HSBC or any of its subsidiaries or affiliates ("Review") and/or (b) to procure an external consumer report ("Report") about you from a consumer reporting agency, such as Experian, Inc. through its "Employment Insight" Program ("Experian").

If any derogatory account information is reported from an internal account Review of HSBC or any of its subsidiaries or affiliates, then HSBC shall report the nature and substance of such information to you directly as part of its employment application process.

If HSBC does order a Report, you will, upon your request, be informed of that fact and of the name and address of any such consumer reporting agency. This disclosure shall be made to you in writing not later than five (5) days after your request and shall include the nature and scope of the Report requested. (Any request for such disclosure should be mailed to "Human Resources," HSBC, One HSBC Center, 25th Floor, Buffalo, New York 14203.)

In addition, you release HSBC, Experian and their respective employees and/or agents and all other persons, agencies and entities providing Reviews or Reports about you from any and all liability arising out of the use of any such Reviews or Reports.

(PLEASE PRINT)

SOCIAL SECURITY NUMBER

091-60-1289

NAME

DENNIS

(First)

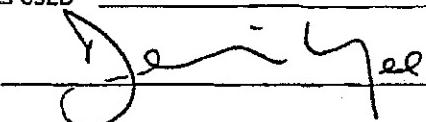
(Middle)

YEE

(Last)

OTHER NAMES USED

SIGNATURE



DATE

4-24-04

(FOR HUMAN RESOURCES USE ONLY)

Job Interest & Availability (continued)

Desired Work Location			
Upstate New York	Metro New York/Long Island	Mid-Hudson	Other
<input type="checkbox"/> Albany	<input type="checkbox"/> Bronx	<input type="checkbox"/> Dutchess County	<input type="checkbox"/> Delaware
<input type="checkbox"/> Binghamton/Elimira	<input type="checkbox"/> Brooklyn	<input type="checkbox"/> Orange County	<input type="checkbox"/> Philadelphia
<input checked="" type="checkbox"/> Buffalo/Erie County	<input type="checkbox"/> Manhattan	<input type="checkbox"/> Putnam County	<input type="checkbox"/>
<input type="checkbox"/> Niagara County	<input type="checkbox"/> Nassau County	<input type="checkbox"/> Rockland County	
<input type="checkbox"/> Northern New York	<input type="checkbox"/> Queens	<input type="checkbox"/> Sullivan County	
<input type="checkbox"/> Rochester Area	<input type="checkbox"/> Staten Island	<input type="checkbox"/> Ulster County	
<input type="checkbox"/> South Western New York	<input type="checkbox"/> Suffolk County		
<input type="checkbox"/> Syracuse/Mohawk Valley	<input type="checkbox"/> Westchester		

Education & Skills

Please list all levels of education that apply					
	Name and Address of School	Major Course of Study	Graduate? Yes/No	Degree/Diploma	Check Highest Level Completed
High School (or equivalent)	BRONX HIGH SCHOOL OF SCIENCE BRONX, NY	MATH & SCIENCE	YES	REGENTS	<input type="checkbox"/> 9 <input type="checkbox"/> 11 <input type="checkbox"/> 10 <input checked="" type="checkbox"/> 12
College or University	SUNY @ BUFFALO AMHERST, NY 14226	PSYCHOLOGY	YES	B.A.	<input type="checkbox"/> 1 <input type="checkbox"/> 3 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 4
Graduate School					Credits Completed
Business/Technical School					Credits Completed

Please check all relevant skills:

Software Knowledge:

- WordPerfect
 Windows NT
 Microsoft Word
 Microsoft Excel
 Microsoft Powerpoint
 Microsoft Access

- Microsoft Publisher
 Lotus 123
 Lotus Notes
 Internet

Systems Knowledge:

- AS/400
 C Programming
 DB2
 COBOL/CICS
 IBM Mainframe/MVS
 DEC/VAX

- Client/Server
 Database Programming

Additional Skills:

In what languages can you communicate?

Language

CHINESE (CANTONESE)

Native

Able to translate

Proficiency: (L = Low; M = Moderate; H = High)

Speak

Read

Write

Licenses and Certifications

License/Certificate Type _____

License/Certificate Type _____

License/Certificate Type _____

License Number: _____

License Number: _____

License Number: _____

Issue Date: _____

Issue Date: _____

Issue Date: _____

Issued By: _____

Issued By: _____

Issued By: _____

Expiration Date: _____

Expiration Date: _____

Expiration Date: _____

MORT001075

JUL-19-98 MON 10:44 AM HSBC USA

FAX NO. 516 420 7627

FILED 12/21/2007

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NAME	LAST	FIRST	MIDDLE
GORA		ALYSSE	
ADDRESS	STREET		PHONE
314 E. 91 ST ST. N.Y.		APT 1E	Area Code 212 996 7321
CITY	STATE	ZIP CODE	SOCIAL SECURITY NUMBER
New York		New York 10128	103-74 2364
ARE YOU LEGALLY AUTHORIZED TO WORK IN THE UNITED STATES?			
<input type="checkbox"/> YES <input type="checkbox"/> NO If you are hired, the law requires you to provide proof that you are legally permitted to work in the U.S.A.			
ARE YOU 18 YEARS OF AGE OR OLDER?			
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		DO YOU HAVE RELATIVES WHO WORK FOR HSBC Bank USA?	
		<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO Name Rebecca SLAPO Relationship Cousin
HAVE YOU PREVIOUSLY WORKED FOR HSBC?			
<input type="checkbox"/> YES <input type="checkbox"/> NO Position _____ Location _____ Dates _____			
YOU WERE REFERRED FOR EMPLOYMENT BY: Rebecca SLAPO & BARBARA GORDON			
HAVE YOU EVER BEEN CONVICTED OF A CRIMINAL OFFENSE?			
<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If YES, please explain: _____			
Conviction of a criminal offense does not automatically bar a person from employment at HSBC.			

POSITION DESIRED	First Choice LOAN ORIGINATOR	CHOICE OF HOURS
Second Choice		<input checked="" type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Either
DATE AVAILABLE TO START	July 15 th 1999	CHOICE OF SHIFT
BRANCH OR LOCATION DESIRED	HAMPTONS & N.Y.C.	<input type="checkbox"/> 1st Shift <input type="checkbox"/> 2nd Shift <input type="checkbox"/> 3rd Shift
ARE YOU ABLE TO WORK OVERTIME?	<input type="checkbox"/> YES <input type="checkbox"/> NO Employment at HSBC may include overtime assignments.	
ABBRIVIATED WORK WEEK	<input type="checkbox"/> 3 Day <input type="checkbox"/> 4 Day <input type="checkbox"/> Either	

NAME AND ADDRESS OF SCHOOL	MAJOR FIELD OF STUDY	CHECK HIGHEST LEVEL COMPLETED	GRADUATE? YES/NO	DIPLOMA/DEGREE
HIGH SCHOOL OR EQUIVALENCY DIPLOMA	ISRAEL	<input type="checkbox"/> 9 <input type="checkbox"/> 11 <input type="checkbox"/> 10 <input checked="" type="checkbox"/> 12	Yes	Yes
COLLEGE(S)	ISRAEL	<input type="checkbox"/> 1 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 4		
GRADUATE SCHOOL		CREDITS COMPLETED		
TECHNICAL/VOCATIONAL/OTHER (SPECIFY)	Real Estate	CREDITS COMPLETED		
LIST ADDITIONAL EDUCATION OR TRAINING YOU HAVE HAD OR DESCRIBE ANY VOLUNTEER WORK EXPERIENCE YOU HAVE HAD WHICH MAY BE CONSIDERED RELEVANT TO THE JOB FOR WHICH YOU ARE APPLYING.				

HAVE YOU SERVED IN THE U.S. ARMED FORCES?
<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If YES, what branch?
DID YOU RECEIVE SPECIAL TRAINING?
<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If YES, what type?
DATES OF DUTY
From _____ To _____

HR 2007 P 1995

MORT001145

Personal Data

Docs. Position or Processing		(626) 588-1664	447-8153	
* Hor, fuer muy Estephany #		D.O.B: 06/18/77	1626 307-4600	
* 1136 Knoll Dr.				
* Monterey Park CA 91754			571-93-0190	
<input checked="" type="checkbox"/> Republic Employee Sandy au (Name) CMA AIE	<input type="checkbox"/> College Placement (Name of School)	<input type="checkbox"/> Search Firm/ Empl. Agency (Name of Firm)	<input type="checkbox"/> Newspaper Ad (Which paper)	<input checked="" type="checkbox"/> Other Referral Friend
				(Please explain)

Can you, after employment, submit verification of your legal right to work in the U.S.?

 Yes No

Are you at least 18 years of age and, if not, do you have valid working papers?

 Yes No

Are you able to perform the functions of the job for which you are applying, with or without a reasonable accommodation?

 Yes No

Do you object to working overtime?

 Yes No

Have you been employed by or previously applied to Republic New York Corporation or any of its subsidiaries?

 Yes No

If Yes, specify dates: Employed from _____ to _____ Applied on _____

Republic New York Corporation verifies the information provided by you in your application for employment, including educational and employment references. As part of the verification process, you may be asked to provide copies of degrees/diplomas. Republic may terminate your employment upon discovery of any discrepancy. Please insure that all of the information you provide is correct and that dates, degrees received and educational information is accurate. Answer all questions and indicate "NA" for those questions Not Applicable.

Education

High School: Mark Koppel H.S. Did you Graduate: yes Type of Diploma High School
 Address: Alham bra, ca.

College					
Graduate School					
Supplemental Education					

MORT001007

Have you ever been convicted of, or pleaded guilty to any crime? Yes

No

If yes, please note that a conviction or a pending criminal case will not result in an automatic disqualification from employment. The date(s), nature, and seriousness of the offense will be considered. However, please be advised that Section 19 of the Federal Deposit Insurance Act states that without the written permission of the FDIC, no person who has been convicted of any criminal offense involving dishonesty or a breach of trust or money laundering may participate, directly or indirectly, in the conduct of the affairs of an insured bank.

If you have answered yes, please explain: _____

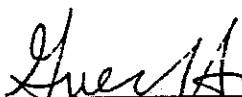
Please read the following statements carefully as they represent matters of importance to both you and Republic regarding this employment application:

As a condition of my employment by Republic, I accept the principle that the welfare of the Corporation depends upon the conduct and honesty of the employee and upon the trust and confidence of the public. Our customers rightly expect honesty, security, and confidentiality in their accounts and the Corporation's affairs. Therefore:

1. I agree not to give any unauthorized information relative to the accounts of Republic or its relations with others to anyone and not to discuss matters of a confidential nature relating to Republic's affairs, unless such discussion is in the necessary course of business and is in accordance with Company policy.
2. I also agree to inform the officers of Republic, without delay, of any fraud, false entry, substantial error, embezzlement and employee misconduct, which I discover or know to have taken place in any records, property or funds of Republic, and to report any transaction or matter that seems to be irregular or damaging to Republic.

I understand that nothing contained in this employment application is intended to lead to or create an employment contract between Republic or any subsidiary or affiliate and myself. I further understand and agree that any employment relationship that may result from my application will be an employment at will, and either Republic New York Corporation or any subsidiary or affiliate may terminate the relationship at any time with or without cause or notice. This policy cannot be waived or changed except in writing, signed by an authorized Representative of Republic New York Corporation or any subsidiary or affiliate thereof.

I certify that the information provided by me in this application is accurate and complete to the best of my knowledge. I understand that any misrepresentation or omission of information requested herein will be cause for rejection of this application or dismissal after employment.



Applicant's Signature

1-21-99

Date

Human Resources Representative



Interviewed by (Department/Branch Rep)

3/5/99

Date

Interviewed by (Department/Branch Rep)

Date

MORT001009

Employment

Include U.S. Military service only if relevant - Do not show type of discharge

May we contact your present employer?

 Yes, you may contact anytime Yes, contact upon acceptance of offer No, do not contact at this time

* 1

11-97 Present	T. J. Financial Inc., 9350 Flair Dr. #102, El Monte CA 91732		
Job Title	Duties and Responsibilities		
Customer Service Specialist	Act as customers f/Broker + Service and other miscell. Duties.		

Reason for Leaving	Supervisor's Name and Phone No.	Base Salary	Bonus, Profit Shrg, Commission
Florida Wolek (626) 307-4600	X 119	2,000	Quarter bonus + year end \$500 or more

* 2

11-97 Present	Macy's West - Santa Anita		
Job Title	Duties and Responsibilities		
Beauty Consultant			

Reason for Leaving	Supervisor's Name and Phone No.	Base Salary	Bonus, Profit Shrg, Commission
Elizabeth Lam	626-445-5711 x2226	\$9 + commision	

3

Job Title	Duties and Responsibilities		

Reason for Leaving	Supervisor's Name and Phone No.	Base Salary	Bonus, Profit Shrg, Commission

4

Job Title	Duties and Responsibilities		

Reason for Leaving	Supervisor's Name and Phone No.	Base Salary	Bonus, Profit Shrg, Commission

Skills

Typing Speed / Computer Skills: Proficient in Microsoft Word, Excel, Access, Power Point, Lotus, Word for Windows, WordPerfect, and Internet Explorer. Proficient in English.

Hardware

- DEC
- IBM PC
- Macintosh
- Other _____

Software

- All in One
- Lotus/Excel
- Word for Windows
- Power Point
- Access

 Other _____Languages: Speak Speak Speak Speak Speak Read Read Read Read Read Write Write Write Write Write

Office Machines you can operate: Typewriter, Copy, fax Typing Speed 45 wpm FLH Speed ___ wpm Steno Speed ___ wpm

Professional Licenses you hold: _____ License Expiration Dates: _____

MORT001008

Have you ever been convicted of, or pleaded guilty to any crime? Yes

No

If yes, please note that a conviction or a pending criminal case will not result in an automatic disqualification from employment. The date(s), nature, and seriousness of the offense will be considered. However, please be advised that Section 19 of the Federal Deposit Insurance Act states that without the written permission of the FDIC, no person who has been convicted of any criminal offense involving dishonesty or a breach of trust or money laundering may participate, directly or indirectly, in the conduct of the affairs of an insured bank.

If you have answered yes, please explain: _____

Please read the following statements carefully as they represent matters of importance to both you and Republic regarding this employment application:

As a condition of my employment by Republic, I accept the principle that the welfare of the Corporation depends upon the conduct and honesty of the employee and upon the trust and confidence of the public. Our customers rightly expect honesty, security, and confidentiality in their accounts and the Corporation's affairs. Therefore:

- I agree not to give any unauthorized information relative to the accounts of Republic or its relations with others to anyone and not to discuss matters of a confidential nature relating to Republic's affairs, unless such discussion is in the necessary course of business and is in accordance with Company policy.
 - I also agree to inform the officers of Republic, without delay, of any fraud, false entry, substantial error, embezzlement and employee misconduct, which I discover or know to have taken place in any records, property or funds of Republic, and to report any transaction or matter that seems to be irregular or damaging to Republic.

I understand that nothing contained in this employment application is intended to lead to or create an employment contract between Republic or any subsidiary or affiliate and myself. I further understand and agree that any employment relationship that may result from my application will be an employment at will, and either Republic New York Corporation or any subsidiary or affiliate may terminate the relationship at any time with or without cause or notice. This policy cannot be waived or changed except in writing, signed by an authorized Representative of Republic New York Corporation or any subsidiary or affiliate thereof.

I certify that the information provided by me in this application is accurate and complete to the best of my knowledge. I understand that any misrepresentation or omission of information requested herein will be cause for rejection of this application or dismissal after employment.

Stuart

Applicant's Signature

1-21-99

Dates

Human Resources Representative

Date

Lily Chao Woo
Interviewed by (Department/Branch Rep)

Intendancy by /Department/Branch Bap

32/5/99

Date _____

Interviewed by (Department/Branch Rep)

Date _____

MORT001009

* She provided a copy of her diploma from Mark Keppel High School.

571-93-0190
Guec Muy Hor D.O.B. 06/18/79
Republic National Bank

Bukovsky,

EDUCATION See detail

EMPLOYMENT Verified

Complete

05-06-99

IDENTIFICATION

Guec Muy Hor
1136 Knoll Drive, Monterey Park, CA

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EDUCATION

Mark Keppel High School
Alhambra, CA

Given:Not-Given
Verified:Not-Verified *
Diploma

The subject indicated that she attended this institution and graduated with a Diploma. Yvonne Butler, Records Representative at Mark Keppel High School, informed us that she was unable to locate any record of the subject's attendance with the information provided. This information differs from that provided by the subject. We have forwarded a written request to this institution in an effort to reverify this information. Should we receive any information contrary to that obtained by telephone, we will inform the inquirer in a supplementary report.

J !S05-06

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EMPLOYMENT

TJ Financial Incorporated
El Monte, CA

Given:11/97-Present ✓
Verified:11/97-4/99
Customer Service Specialist

The subject indicated that she has been employed at TJ Financial Incorporated since 11/97 and currently holds the position of Customer Service Specialist. We have attempted to contact the subject's listed supervisor, however, Florinda Kolek was unavailable. Jocelyn Lee, Manager at TJ Financial Incorporated, verified that the subject was employed from 11/97 to 4/99. Her last position held was verified as Customer Service Specialist. No additional information was furnished.

J V 05-05

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MORT001010

Macy's West
Santa Anita, CA

Given:11/97-Present ✓
Verified:11/7/97-Present
Beauty Consultant

The subject indicated that she has been employed at Macy's West since 11/97 and currently holds the position of Beauty Consultant. We were informed by Elizabeth Cam, the subject's listed supervisor, that was unable to provide us with a qualitative reference for the subject. We contacted the Automated Employment Verification Line, for Macy's West, informed us that the subject has been employed since 11/7/97 and currently holds the position of Beauty Consultant. No additional information was furnished.

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